

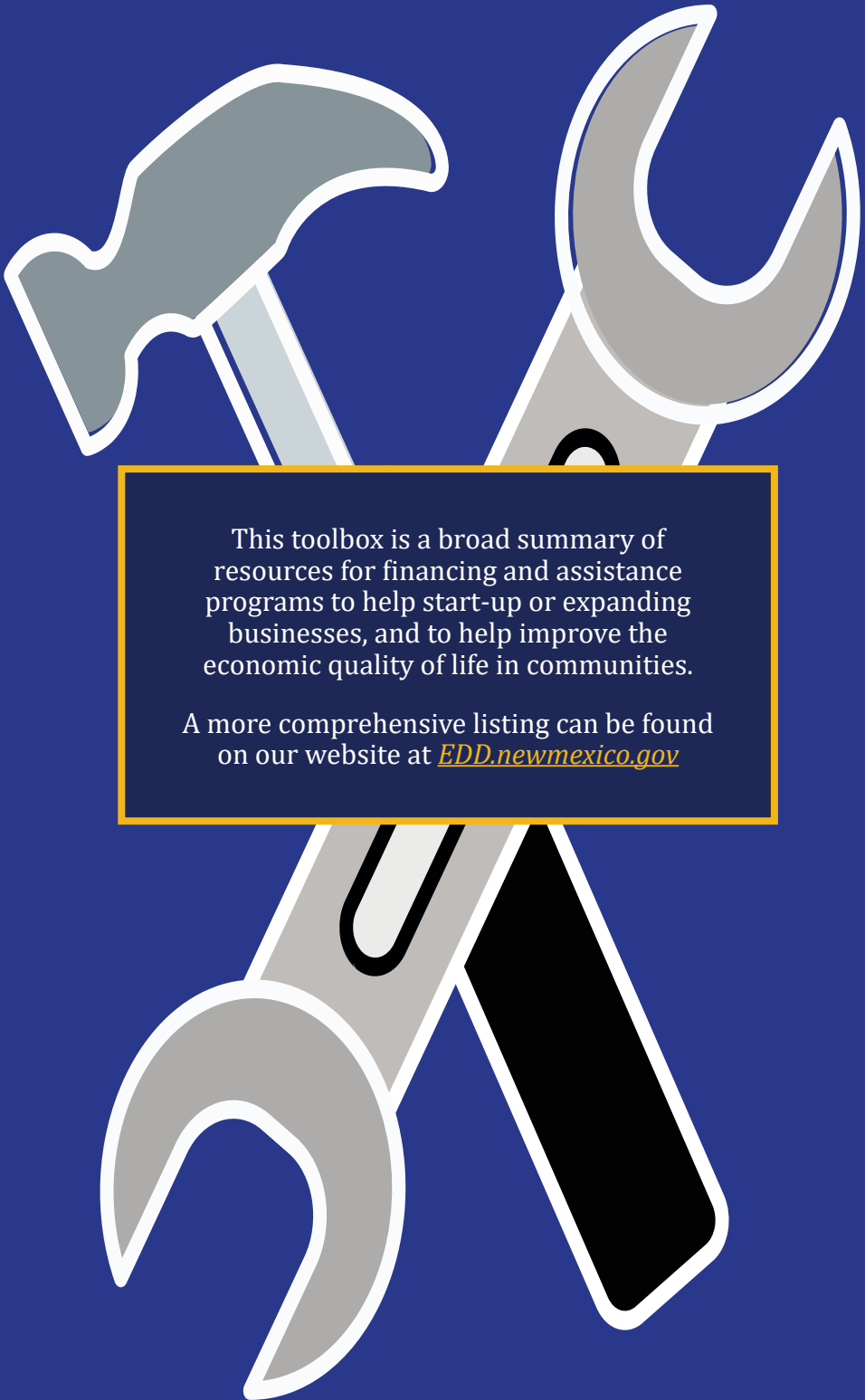


EDD

ECONOMIC DEVELOPMENT DEPARTMENT

TOOLBOX





This toolbox is a broad summary of resources for financing and assistance programs to help start-up or expanding businesses, and to help improve the economic quality of life in communities.

A more comprehensive listing can be found on our website at EDD.newmexico.gov

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Welcome to the third update of the New Mexico Economic Development Toolbox.

This publication serves as an important pathway to the economic assistance and resources we provide, both as an agency and alongside our local government, non-profit, and tribal partners around the state.

EDD's first ever 20-year strategic plan, *Empower & Collaborate: New Mexico's*

Economic Path Forward, focuses on these partnerships as a key path forward for the state.

The Strategic Plan emphasizes the need to focus on job-rich, higher-paying industries – a policy priority for Gov. Michelle Lujan Grisham. It also accentuates closer collaboration with rural and underserved communities so economic security is spread more evenly throughout New Mexico.

As the Economic Development Department works to diversify the economy and create better jobs, the challenges will continue.

But the opportunities for New Mexico are unprecedented! With Gov. Lujan Grisham's generational investments in childcare, early childhood education, and tuition-free college, New Mexico is making its mark as tolerant, progressive, and an exciting place to live and work.

Now is the time to capitalize on these investments. It will take all of us working together to achieve these economic goals.

Enjoy the Toolkit and thank you for joining us as we build a better New Mexico.

Alicia J. Keyes, Cabinet Secretary

N.M. EDD Business Resources

*N.M. EDD Business Resources can be found online at
EDD.newmexico.gov*

JOB TRAINING INCENTIVES

Job Training Incentive Program (JTIP)

JTIP funds classroom and on-the-job training for newly created jobs in expanding or relocating businesses for up to six months. The program reimburses 50-85% of employee wages.

Step Up Program - The Step Up Program serves incumbent employees and their employers through training and reimbursements.

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FINANCE DEVELOPMENT

Business Finance Finder

The Business Finance Finder connects business owners and aspiring entrepreneurs with lenders and resources. Businesses can submit a summary of their project online, and if it's a good fit, lenders and resource agencies will contact them. EDD also hosts regional **Finance Fairs**, a space where the public can meet with local lenders and resource providers to discuss their projects.

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New Market Tax Credits (NMTC)

New Mexico Finance Authority (NMFA) provides NMTC loan funds dedicated solely to New Mexico businesses. These credits are combined with other financing mechanisms and funding sources to provide businesses in a qualified census tract with a below market financing tool.

www.nmfinance.com/business-financing/new-markets-tax-credits

Collateral Assistance Program (CAP)

EDD Collateral Assistance Program (CAP) encourages banks and other financial institutions to make loans to small businesses in under-served markets. EDD can pledge cash to cover a collateral shortfall of a loan in order to enable financing that otherwise might not be available to a small business.

Award amount: up to \$250,000.

Local Economic Development Act (LEDA)

Under the Local Economic Development Act (LEDA) (5-10-1 to 5-10-13 NMSA 1978), the Legislature has granted EDD a \$50 million grant fund to assist expanding or relocating businesses with grant funds. These grants are distributed to the local government to be passed onto the business on a reimbursement basis. The qualifying entity must provide economic impact and public benefit equal to or greater than the amount of the grant.

LEDA Rural Infrastructure Grants

EDD may award funding to rural communities when critical infrastructure is needed for economic growth. Publicly owned industrial properties that attract business development are eligible.

Small Business Recovery Loan Fund

This Fund provides loans up to \$150,000 to businesses or nonprofit corporations with less than \$5M in annual net revenue. The applicant must be able to demonstrate a substantial decline in gross revenue or substantial disruption to its operations due to Covid-19 and the ensuing public health orders. The Loan Fund is administered by the New Mexico Finance Authority (NMFA).

www.nmfinance.com/small-business-economic-stimulus-and-recovery

Gross Receipts Tax Sharing

LEDA funding, which supports new jobs and investment, will now be sustained by a partial sharing (no more than 50%) of GRT revenues during the construction phase of projects when costs exceed \$350 million. The recapture requires agreement between the state and the participating local government. Multiple small projects can be funded with one large project.

OFFICE OF SCIENCE AND TECHNOLOGY

Business Start-Up Grants

Business Start-Up Grants are competitive grants that provide critical funding needed for early-stage science and technology companies with high growth potential, a unique product or service, a scalable product, and an exit potential.

Award amount: \$25,000 average award. Other amounts may be awarded by the Technology Research Collaborative.

N.M. Small Business Innovation Research Grant (NM SBIR)

Provides science and technology companies with federal Small Business Innovation Research Grant Phase I/II (SBIR) awards funding to accelerate the commercialization of their technologies and cover business development costs that are not covered by the federal SBIR grant. The grant covers expenses such as intellectual property assessment, patent filing, commercialization activities, prototype development, regulatory assessment/certifications, meetings with potential customers, partners, investors, and market research/data acquisition.

Award amount: \$25,000-\$100,000.



OFFICE OF INTERNATIONAL TRADE

- Manages the N.M. State Trade Expansion Program (STEP). The STEP Program is funded in part by the U.S. Small Business Administration (SBA) and allows for costs to be offset for trade shows, trade missions, website optimization for e-commerce, market research, and other items related to exporting.
- Coordinates STEP Grant program in partnership with the federal government through the U.S. Department of Commerce Export Assistance Center office.
- Offers one-on-one business consultations to help companies navigate through language, cultural, and structural barriers.
- Operates a foreign trade office in Taiwan to generate qualified trade leads, locate buyers and distribution partners for companies, and support the recruitment of Foreign Direct Investment (FDI) to New Mexico. It also assists with questions regarding regulatory approvals.
- Provides workshops that create an awareness of international market opportunities and educate companies on the export process.
- Recruits and organizes N.M. companies to participate in international trade events.
- Organizes reverse trade missions designed to bring visiting foreign trade and investment delegations to N.M. with an interest in sourcing products produced in the state or to invest in N.M.



Community, Business, & Rural Development (CBRD)

EDD's Community, Business & Rural Development (CBRD) staff or regional representatives, are located in the regions they serve throughout the state. They assist businesses and communities in a broad variety of economic development needs:

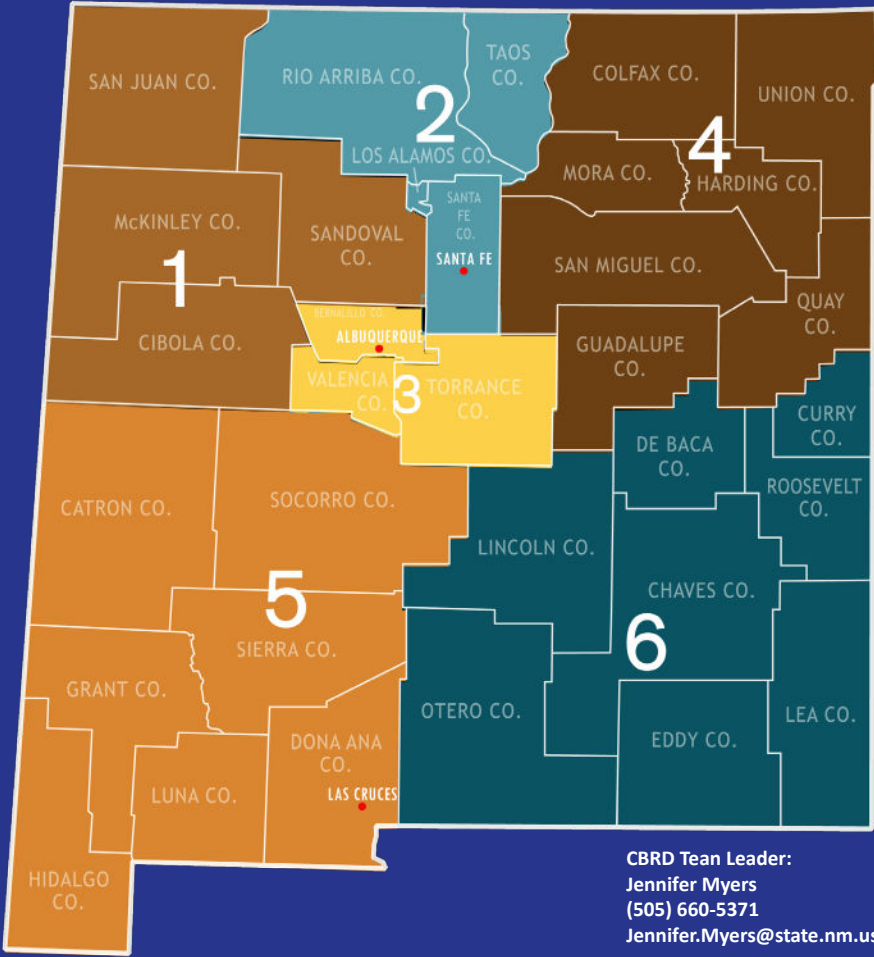
- Passing and using the Local Economic Development Act (LEDA) to provide local incentives for job creation.
- Community infrastructure financing assisted by FUNDIT, a collaborative group of community development funding agencies who review and vet projects in a single meeting.
- Implements the Business Retention & Expansion Program in their respective regions.
- Workforce training for eligible businesses through the Job Training Incentive Program (JTIP). Team members connect businesses to the JTIP team and provide technical assistance through the application process.

Business development project funding in collaboration with Finance

- Programs.
- Regional representatives work directly with the local government and business throughout the LEDA funding process.
- Assist businesses in taking advantage of New Mexico's tax credit incentives for job creation.
- Assist communities in responding to Potential Recruitment Opportunities (PROs) from the New Mexico Partnership.
- Help communities identify the best business startup programs to meet their economic development goals.
- Resolve state regulatory or other issues that impact businesses.
- Access to other EDD programs such as MainStreet, Arts & Cultural Districts or the Frontier & Native American Communities Initiative.

edd.newmexico.gov/community-development

For professional economic development assistance contact your Regional Representative:



CBRD Team Leader:
Jennifer Myers
(505) 660-5371
Jennifer.Myers@state.nm.us

Region 1:
Lorraine Ruggles
Bernalillo
(505) 490-7662
Lorrainel.Ruggles@state.nm.us

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505-827-2199
505-570-7796
Peter.Mitchell@state.nm.us

Region 3:
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Max.Gruner@state.nm.us

Region 4:
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(505) 862-2322
Tim.Hagaman@state.nm.us

Region 5:
Louise Marquez
Las Cruces
(575) 430-1232
Louise.Marquez2@state.nm.us

Region 6:
Susie Russell
Roswell
575-626-6653
Susanl.Russell@state.nm.us

New Mexico Film Office (NMFO)

Film New Mexico

The film and television industry is a key sector of the New Mexico economy with a positive and wide reaching direct and indirect impact. Productions filmed in New Mexico bring revenue to the state and are incentivized to hire New Mexico residents and buy from New Mexico vendors.

New Mexico's nationally and internationally competitive 25% refundable tax credit can be increased up to 35% when filming outside Bernalillo and Santa Fe counties, utilizing a qualified production facility (soundstage or western set), or filming an eligible TV pilot/series. The New Mexico Film Office provides workforce development trainings and programs to prepare New Mexico residents for work in the high-wage jobs the film and television industry offers. In February 2022, EDD and the NMFO announced the establishment of the Next Generation Media Academy (NGMA), in partnership with the Higher Education Department, New Mexico Film Partners Netflix and NBCUniversal, IATSE Local 480, and fifteen (15) statewide post-secondary film/media programs and institutions. The NGMA will be the epicenter for training New Mexicans in specific on-demand crafts and will provide paid apprenticeships and accrual of union/guild hours upon completion.

Additional incentive programs include:

- Non-Resident Below-the-Line Crew Program (NRCE)
- Film Crew Advancement Program (FCAP)
- Operation Soundstage (OSS)

nmfilm.com





New Mexico Border Authority (NMBA)

NMBA benefits New Mexico businesses by assisting them in doing business with Mexico and utilizing the international ports of entry. The Border Authority has particularly strong relationships with the States of Chihuahua and Sonora.

NMBA benefits communities by resolving issues and disputes with Mexican and U.S. inspection agencies that negatively affect the flow and amount of traffic at ports of entry. Border Authority staff also support the recruitment of manufacturers and other border-related business and they promote tourism at the three ports of entry.

Office of Military Base Planning & Support (OMBPS)

OMBPS supports the continued presence of Department of Defense (DoD) installations in New Mexico and seeks opportunities to enhance DoD's investment here. This benefits businesses who are DoD contractors and communities around the military bases.

The Office facilitates communication between the military base leadership, community governments and support organizations, state and federal agencies to eliminate areas of conflict. This also supports the development of renewable energy projects.

N.M. EDD Community Resources

N.M. EDD Community Resources can be found online at EDD.newmexico.gov

Community, Business & Rural Development (CBRD) - see full description and map on p. 9-10

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Justice, Equity, Diversity, and Inclusion (JEDI) Office

The JEDI Office works to address systemic inequities and create equitable representation for all New Mexico businesses while promoting diversity and inclusion.

- works proactively to address the specific concerns of minority-owned businesses
 - serves as a liaison, support, and voice for underserved businesses
 - connects minority-owned businesses and community organizations in underserved communities with economic development programs, resources, and opportunities
-

Local Economic Assistance & Development Support (LEADS)

The funding provided through LEADS is intended to create jobs through recruitment, retention/expansion and startup activities; develop the tax base; and provide incentives for business development. LEADS applications will be accepted from economic development departments or organizations with a current plan to address business growth in a community that has passed a LEDA ordinance to local governments and eligible partners.

Projects may be awarded up to \$25,000 per year in funding.

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Business Incubator Certification

Establishing a certified business incubator is a strategy for fostering new business and new jobs in your community. An incubator is a business support facility with processes that accelerate the successful development of start-up companies by providing entrepreneurs with an array of targeted resources and services. Once all the research, planning, and resource gathering is complete, the final step is certification by the state.

New Mexico MainStreet (NMMS)

NMMS assists local communities with implementation of the MSA Main Street Approach™ to revitalize their downtown commercial corridors. As a Main Street America™ Coordinating Program since 1985, NMMS has served communities throughout the state to engage people, rebuild places and revitalize economies.

NMMS currently serves 30 affiliated MainStreet Districts, 12 affiliated Arts & Cultural Districts, 6 Frontier & Native American Community Projects, 4 Urban Neighborhood Commercial Corridor Projects, and 9 Historic Theaters.



NMMS provides network members with professional technical services to support asset-based economic development, a strong business climate and cultural & historic preservation.



NMMS's Capital Outlay Program invests in public infrastructure projects to leverage private sector reinvestment, make visible upgrades, increase public and pedestrian safety, and create vibrant spaces for downtown economic growth. For every \$1 invested through Capital Outlay, \$43 dollars is leveraged in private sector reinvestment supporting new businesses and jobs. Within three years of completion, these projects increase pedestrian traffic by 60%, increase new business openings by 95%, increase attendance to downtown

events by 80%, and reduce building vacancies by 70%. The Great Blocks on MainStreet Program upgrades 2-3 district blocks through an intensive design intervention. Thanks to funding from the State Legislature, NMMS works with its communities to identify projects which are developed with local governments, the community and the private sector.

www.nmmainstreet.org

Outdoor Recreation Division (ORD)

ORD works to sustainably grow the outdoor recreation economy in New Mexico through economic and community development, education, and outdoor infrastructure investment. It assists outdoor businesses in their efforts to expand, relocate, hire, and more. ORD offers grants to improve outdoor access, expand outdoor experiences for youth, and jumpstart new outdoor recreation businesses.



To propel the New Mexico outdoor industry forward, ORD administers two marquee grants for communities and nonprofits: The Outdoor Equity Fund and the Outdoor Recreation Trails+ grant. Funded with over \$10 million in 2022, these two programs invest in access to the outdoors through programming and infrastructure development.

The Economic Development Administration awarded a \$1.985-million grant to ORD to support the outdoor industry's recovery from the pandemic. Major initiatives under this program include

the creation of regional strategic plans and the development of a bike industry certificate at Western New Mexico University. If you run an outdoor recreation business in New Mexico or are looking to grow outdoor access in your community, please contact ORD.

www.nmoutside.com

FUNDIT

FUNDIT invites communities to present their projects to an informal group of federal and state funding agencies to receive feedback and guidance to fund their economic and community development and infrastructure projects.

NMFundit.org

Resources for Business Development

TECHNICAL ASSISTANCE

ABQid

ABQid is a business accelerator whose curriculum is influenced by Techstars accelerator. Startups accepted into this program receive \$20,000 in exchange for 6% equity in their company. The three-month program is a constant exercise in the lean startup method, which relies on testing your product/service and pivoting based on the feedback.

www.abqid.com

Creative Startups

Creative Startups is an accelerator program targeting the creative economy. Its curriculum is based on the design thinking concepts and the lean startup method. Companies are aligned with mentors and all of the initial work is virtual. Then the companies meet for an intensive five-day boot camp, a pitch day and more.

In 2020, Creative Startups launched an outdoor recreation business incubator through a network of rural libraries throughout the state.

www.creativestartups.org



IGNITE Community Accelerator

IGNITE Community Accelerator is a twelve-week program that provides entrepreneurs with the business skills needed to move their companies forward more quickly. The goal of the program is to provide training and support to entrepreneurs who are in the early stages of developing their business.

cnmingenuity.org/program/ignite-community-accelerator

The International Business Accelerator (IBA)

The International Business Accelerator (IBA), located in Santa Teresa, N.M., offers comprehensive resources for businesses and individuals wanting to launch their product or service into the global market.

www.nmiba.com

Small Business Development Centers (SBDC)

Small Business Development Centers (SBDC) provide assistance to small businesses and entrepreneurs across the U.S. and its territories. SBDC advisors provide a variety of free business consulting and low-cost training services including government contracting, technology commercialization, and environmental regulations.

www.nmsbdc.org

Service Corp of Retired Executives (SCORE)

SCORE provides confidential business advice through a network of 10,000 volunteers nationally. In N.M., SCORE has offices in Las Cruces, Albuquerque, and Santa Fe.

core.score.org

Arrowhead Center

Arrowhead Center offers a broad suite of programs that promote technology transfer; support the creation, growth, and scaling of small businesses and startups.

arrowheadcenter.nmsu.edu

Women's Economic Self-Sufficiency Team (WESST)

WESST provides a support system of consulting, training, incubation and lending to help women, people of color, and low-wealth individuals successfully strengthen and grow their businesses through sustainable sales, financial knowledge, and job creation.

www.wesst.org

Veterans Bureau Outreach Center (VBOC)

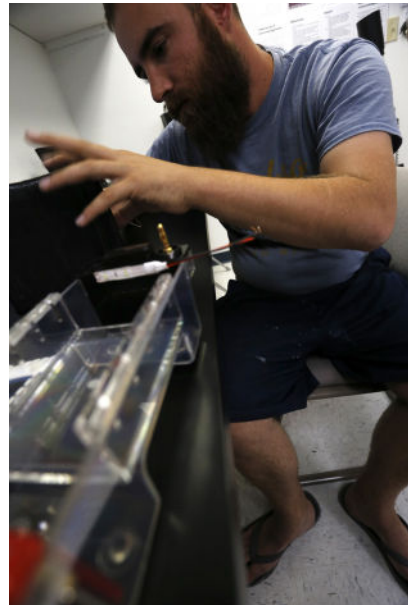
The VBOC provides entrepreneurial development services such as business training, counseling, and resource referrals to transitioning service members, veterans, National Guard and Reserve Members, and military spouses.

www.nmdvs.org/veteran-business-outreach-center

Manufacturing Extension Partnership (NM MEP)

The New Mexico Manufacturing Extension Partnership (NM MEP), is an assistance center that works toward increasing small and mid-sized manufacturers' competitiveness. MEP's expertise lies in many areas including results-driven methodologies, best practices, and innovative technologies designed to increase profitability.

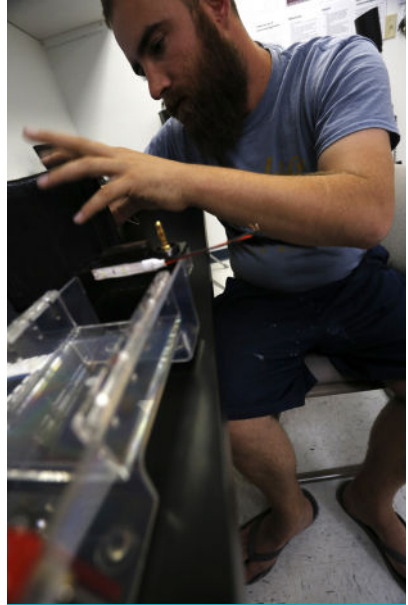
newmexicomep.org



Procurement Technical Assistance Center (PTAC)

PTAC is a government-funded program providing assistance to small businesses who want to sell their goods or services to the government, educational institutions, or tribal entities. PTAC offers free, confidential counseling in the areas of: how to register your business in government databases (required for federal contracting); research strategies for accessing federal, state, and local government markets; how to market yourself to the government; how to respond effectively to a (RFP) and a (RFQ); how to obtain federal Set-Aside certifications.

www.nmptac.org



New Mexico Small Business Assistance (NMSBA) Program

The New Mexico Small Business Assistance (NMSBA) Program provides New Mexico small businesses facing technical challenges access to the unique expertise and capabilities of Los Alamos and Sandia national laboratories. At no cost to the business, small businesses can seek assistance from lab scientists and engineers to solve challenges and overcome barriers to company success.

www.nmsbaprogram.org

FACILITIES

The BioScience Center

The BioScience Center in Albuquerque is a combination incubator and accelerator with a wet and dry lab for resident companies, along with other quality amenities. The center occupies a 19,500 sq-ft building in a centralized location providing offices, eight wet (chemistry and microbiology) laboratories totaling 2,500 sq. ft., and shared facilities that include reception, IT infrastructure, group purchasing, and conference space.

www.thebiosciencecenter.com

Arrowhead Accelerator Sprints

Arrowhead Accelerator Sprints include four accelerators that support technology-based and export-base companies through education, mentorship and financing in a virtual, cohort-based setting.

All Sprints ventures complete 30 customer interviews, receive National Science Foundation I-Corps lineage (an opportunity to secure a \$50,000 grant), Arrowhead Innovation Fund (seed-stage investment) eligibility, and are provided post-Sprints support through Arrowhead's alumni program, Arrowhead Ventures.

arrowheadcenter.org/program/sprints



Enterprise Center at San Juan College

Enterprise Center at San Juan College in Farmington offers office and manufacturing space. Services include free consultation, workshops, and a wide range of entrepreneurial and business support services. Established businesses can also take advantage of their resources for planning, problem solving, and much more.

www.sanjuancollege.edu/community/departments/enterprise-center

FatPipe N.M.

FatPipe is a combination incubator and co-working space that lends itself as a highly collaborative and productive place to work. It offers bright, open space offices with an ultra-fast Internet connection, perfect for companies employing developers. FatPipe has locations in Albuquerque, East Mountains, Rio Rancho, and Taos

fatpipeabq.com

The Santa Fe Business Incubator

The Santa Fe Business Incubator offers office and light manufacturing space with affordable short-term leases. Their Bio Science Lab is a great resource for technology companies. Laboratory amenities include: a flow cytometer, real time PCR machine, gel doc XR+ system, centrifuges, vortexers, refrigerators, and an 80 below freezer. Other services include: entrepreneurial support, networking events, seminars, and workshops, media relationships, and access to the business and government communities.

sfbi.net

The Navajo Tech Innovation Center

The Navajo Tech Innovation Center, located on the Navajo Nation in Church Rock, serves entrepreneurs and students at Navajo Tech University.

www.navajotech.edu/ntic

WESST Enterprise Center

WESST Enterprise Center is a mixed-use business incubation facility, located in a silver LEED-certified building in east downtown Albuquerque. The incubator is a hub for entrepreneurship and small business development in Albuquerque and beyond. The 37,000-square-foot facility offers state-of-the-art amenities and business assistance programs for up to 20 light manufacturing, service, professional and technology businesses.

www.wesst.org/wesst-enterprise-center

Taos County Economic Development Center (TCEDC)

TCEDC focuses on community-based economic development work through value-added and educational opportunities, providing assets and tools for the community that supports and protects the environment of the region.

TCEDC's efforts resulted in a 24,000 sq. ft business park and community center, which includes a commercial food processing facility (Taos Food Center); community garden and greenhouse; small business direct services program; small business incubator; Food Sector Opportunities Program, "Oso Good Foods" cause marketing campaign; and numerous other projects.

575.758.8731



The South Valley Economic Development Center (SVEDC)

The South Valley Economic Development Center (SVEDC) is operated by the Rio Grande Community Development Corporation (RGCDC). It serves as both a business incubator as well as an economic development catalyst for the unincorporated area of the South Valley.

It provides a Virtual Incubation Program with training sessions, partner organization support, and consulting services, a Food Industry Incubation Program that allows clients use of commercial kitchen equipment at an affordable price, and a General Business Incubation Program.

The Semilla Program is designed to help the entrepreneur, whether existing or brand new, verify that their business idea or food product is viable, and guide them to successfully launch it. Through our direct and clear benchmarks, the Semilla Program brings you from idea to startup.

www.svedc.org

Other Commercial Kitchens (not certified incubators)

- **Community Food Venture Kitchen at Luna Community College**
800.588.7232
- **The Lovington Innovators Institute**
(restaurant accelerator pilot program to assist innovative entrepreneurs.)
lovingtonmainstreet.org/local-innovators-institute
- **The Ribera Community Culture Center** 575.421.0482
- **Three Sisters Kitchen** in Albuquerque offers rentable commercial kitchen space, a cafe and foods shop and a food industry training program that runs for 15 weeks twice a year. Threesisterskitchen.org



Cruces Creatives

Cruces Creatives is a non-profit makerspace that connects people with the tools, training, and community to make practically anything. Tools and space include 3D printers, CNC machines, software, a wood shop, a bicycle shop, a textile lab, a multimedia room for photography and audio recording, an electronics lab and more.

www.crucescreatives.org

FUSE Makerspace

FUSE Makerspace at Central New Mexico University is a prototyping lab that facilitating the transformation of idea to prototype. The space is equipped with 3D printers, woodworking and metalworking tools, welding and sewing machines, screen printing, electronics, and robotics. The center also offers training and education services on topics specific to the use of these tools as well as Arduino basics: boards and control circuits, CAD and modeling, coding circuits, artisan manufacturing and furniture, and much more.

fusemakerspace.org

Quelab

Quelab is Albuquerque's hackerspace (makerspace) that focuses on fostering and sustaining an environment that promotes creativity, invention, and collaboration at the intersections of science, culture, art, and technology. Facilities and amenities include: WiFi, desks and chairs, a conference room, technical library, tools, workbenches, soldering irons, and more.

quelab.net

Co-Fe

Co-Fe is a neighborhood cowork space in Santa Fe, with fast internet, workspaces, meeting rooms, mail service, and other professional support.

www.co-fe.co

Los Alamos Makers

Los Alamos Makers is a scientific and technical playground for all ages and abilities, an informal and inclusive vocational training center and a very-early-stage incubator for technical endeavors. Access to events, space, tools, equipment, and 1-on-1 mentorship.

www.losalamosmakers.org

EQUITY

New Mexico Angels



New Mexico Angels is a nonprofit New Mexico-based group of individual accredited angel investors focused on investing in early stage companies across the country. Its mission is to provide opportunities where members can obtain outstanding financial returns while accelerating companies to market leadership.

nmangels.com

New Mexico Catalyst Fund

The New Mexico Catalyst Fund, managed by Sun Mountain Capital, is a \$20M fund-of-funds investment vehicle.

sunmountaincapital.com/nm-catalyst-fund

New Mexico Community Capital (NMCC)

New Mexico Community Capital (NMCC) provides investment, management, and consulting experience to existing companies serving emerging or underserved markets that have high growth potential. NMCC abides by the strategy of investing in N.M. companies that can deliver market-rate returns while creating social and economic improvement in the regions in which they operate.

nmccap.org

Flywheel Ventures

Flywheel Ventures leverages its investment team's technology expertise and entrepreneurial experience to fuel the commercialization of globally-recognized R&D and science assets around the world. The Fund's investment strategy focuses on matching managerial talent with innovative technologies and attractive global market opportunities, and then supporting these ventures with the hands-on, operational assistance of Flywheel's investment professionals.

www.flywheelventures.com

The Verge Fund

The Verge Fund only invests in regional southwestern companies, but places priority on New Mexico companies. Investments are made in the seed or first round, and active involvement in the company is the norm. Verge will make later-stage investments only in follow-on rounds of existing portfolio companies as their business models are validated and the risk factors are reduced. Its focus is primarily on investments in technology businesses including cleantech, electronics and materials, human factors and software-as-a-service.

www.vergefund.com

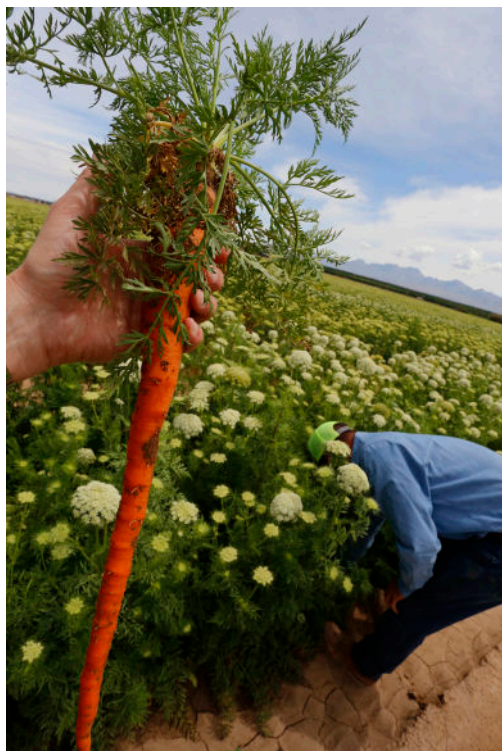
Cottonwood Technology Fund

Cottonwood Technology Fund focuses on high-tech technology/hard science (patent/IP based) robotics, photonics, telecom, optics, automotive, clean energy, sensor technology, high-tech health, nanotechnology, chemicals, and advanced materials.

Cottonwood is focused on strong patents and does not invest in software or apps.

cottonwood.vc

GRANT PROGRAMS



The USDA Rural Energy for America Program

The USDA Rural Energy for America Program provides guaranteed loan financing and grant funding to agricultural producers and rural small businesses for renewable energy systems or to make energy efficiency improvements.

www.rd.usda.gov/programs-services/rural-energy-america-program-renewable-energy-systems-energy-efficiency

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The USDA Value Added Producer Grant

The USDA Value Added Producer Grant program helps agricultural producers enter into value-added activities related to the processing and/or marketing of bio-based, value-added products. Generating new products, creating and expanding marketing opportunities, and increasing producer income are the goals of this program.

www.rd.usda.gov/programs-services/value-added-producer-grants

RDC Micro-Grant Fund

The Regional Development Corporation (RDC) seeks to sustain and further develop small businesses in northern New Mexico by offering micro-grants in order to grow and diversify the economy and create jobs for those who want to stay in the region.

Awards are made on a competitive basis and are intended to provide small infusions of capital that allow a business to diversify, sustain or grow revenue, leverage other investments, and put proper systems in place that lead to growth in order to create opportunities for job seekers who want to stay in the region. The RDC provides technical support and information on other funding opportunities to all applicants

www.rdcnm.org/microgrant-fund

INVESTOR INCENTIVE PROGRAMS

EB-5 Immigrant Investor Program

Under the EB-5 program entrepreneurs (and their spouses and unmarried children under the age of 21) are eligible to apply for a green card (permanent resident) if they make a necessary investment in a commercial enterprise in the United States and plan to create or preserve 10 permanent full-time jobs for qualified U.S. workers.

www.uscis.gov/eb-5

Opportunity Zones

The Opportunity Zones (OZ) program offers three tax incentives for investing in low-income communities through a qualified Opportunity Fund. New Mexico has 63 designated Opportunity Zones (aka OZ tracks). Investments made into an OZ project must be made with a qualified OZ Fund.

EDD has compiled a list of OZ funds and other resources for businesses, communities, and investors on the NM FUNDIT website.

nmfundit.org/opportunity-zones

LOANS

DreamSpring (formerly ACCION)

ACCION offers loans and support to self-employed individuals who have limited or no access to traditional business credit. Loan amounts range from \$200 to \$50,000. Other services include: networking, marketing, training, leadership development, individual mentorship, and credit counseling and coaching.

www.dreamspring.org



Capital Certified Development Corporation

Capital CDC is a leading, private, non-profit provider of small business financing throughout Texas and New Mexico. In 1993, the U.S. Small Business Administration (SBA) certified Capital CDC to act as a facilitator of the SBA's 504 Loan Program and to act as a catalyst for economic development. Since that time, Capital CDC has worked with hundreds of small businesses and partnered with multiple financial institutions to assist with financing of building acquisitions, construction projects, and machinery and equipment loans.

www.capitalcdc.com



Enchantment Land Certified Development Corporation (ELCDC)

Enchantment Land Certified Development Corporation (ELCDC) is a non-profit organization licensed by the Small Business Administration (SBA) to administer the SBA 504 Loan Program. SBA 504 provides growing small businesses with up to 90% financing for expansion activities including: plant, property, and equipment purchases; undergoing new construction; renovating or improving sites; and paying interest on interim financing and any soft costs essential to expansion projects.

www.elcdc.com

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LiftFund

For more than 21 years, LiftFund, a 501(c)(3) nonprofit organization, has helped individuals who do not have access to capital from typical lending sources, such as traditional banks. Along with vital small business loans, LiftFund provides educational services at no cost to borrowers, which are essential to foster self-sufficiency.

Funds up to \$50k for start ups; up to \$1M for small businesses.

www.liftfund.com

The Loan Fund

The Loan Fund is a private, non-profit organization that provides loans, capacity building, and technical assistance to business owners and non-profit organizations throughout the state and the entire Navajo Nation. Loans are provided to businesses for equipment, inventory, building renovations and operating capital, as well as to non-profits for bridge financing against awarded private and public contracts, capital improvements and equipment.

Funding amount: up to \$50,000

www.loanfund.org

Statewide Economic Development Finance Act (SWEDFA)

SWEDFA authorizes the Finance Authority to issue bonds, make loans and provide loan and bond guarantees on behalf of private for-profit and non-profit entities. In 2005, the Finance Authority created the Smart Money Loan Participation Program, a business lending program designed to use a \$5.1 million appropriation to create greater access to capital throughout New Mexico.

www.nmfinance.com/business-financing

Rural Community Assistance Corp. Small Business Loan Program

RCAC's Small Business Loan Program assists businesses to retain or create jobs and thus improve the economic condition of rural communities. The business must be located in a rural community defined as 50,000 or less population. This program offers short-term loans for working capital and lines of credit as well as long-term loans for real estate and equipment.

www.rcac.org/lending/small-business-loans

Nusenda COOP Capital

Nusenda COOP Capital is a micro-loan program relies on trusted relationships between partner organizations and the communities they serve. The partner organization sponsors a low-interest loan through its credit union deposit account; and the credit union provides the origination, servicing and credit reporting. Partner organizations decide whether to make the loan based on their own criteria.

www.nusendafoundation.org/partner-programs/co-op-capital

The Small Business Administration (SBA)

The U.S. Small Business Administration (SBA) works with lenders to provide loans to small businesses. The agency doesn't lend money directly to small business owners. Instead, it sets guidelines for loans made by its partnering lenders, community development organizations, and micro-lending institutions. The SBA reduces risk for lenders and makes it easier for them to access capital. That makes it easier for small businesses to get loans.

www.sba.gov/funding-programs/loans

The USDA Business and Industry Loan Guarantee Program

The USDA Business and Industry Loan Guarantee program is to improve, develop, or finance business, industry, and employment in rural communities. Qualifying applicants include: for-profit businesses, nonprofits and cooperatives, federally-recognized Tribes, and public bodies. Organizations financed under this program must be located in rural areas under 50,000 in population and non-urbanized areas. The program provides businesses with a loan guarantee with up to 80% on loans for existing businesses with a maximum loan amount of \$5 million. This loan program will finance businesses with working capital, machinery, equipment, and fixtures and commercial real estate.

www.rd.usda.gov/programs-services/business-industry-loan-guarantees



TECHNOLOGY COMMERCIALIZATION

Arrowhead Center at NMSU



Arrowhead Center at NMSU brings researchers and entrepreneurs together to solve market problems and maximize market opportunities. This is done by commercializing the technology discovered by researchers and helping entrepreneurs navigate the market to monetize these new solutions. Industry sectors and government agencies are also served through the Arrowhead Research

and Business Park, Economic and Policy Studies, and the PROSPER Project. Other services provided by the Arrowhead Center include: the NMSBA program, enterprise research, and access funding through grants.

arrowheadcenter.nmsu.edu

Richard P. Feynman Center for Innovation

The Feynman Center for Innovation (FCI) facilitates a broad spectrum of steps along the pathway to technology commercialization, from protecting the Laboratory's portfolio of patents and copyrights to enabling efficient collaborations, partnerships and agreements. FCI promotes programs to support scientists and engineers to gain skills in entrepreneurship and commercialization. Tools and processes support Laboratory staff and external organizations to identify opportunities that lead to new technologies, products and businesses.

www.lanl.gov/projects/feynman-center

Sandia Licensing and Tech Transfer

Sandia Licensing & Tech Transfer provides information on the wide variety of intellectual property available for licensing from Sandia National Labs. There is also a listing of patents and software available for public use.

ip.sandia.gov

Rainforest Innovations

Rainforest Innovations is the technology transfer office created by and for UNM. It collaborates with researchers at Sandia National Laboratories and Los Alamos National Laboratory. Activities of the office include protecting technologies developed at UNM and transferring them to the marketplace (either through the starting of new companies or transferring technologies to established companies); connecting the business community to UNM for access to expertise, facilities, and research activities; and facilitating UNM's role as a contributor to New Mexico's economic development.

innovations.unm.edu

Small Business Innovation Research (SBIR)

The Small Business Innovation Research (SBIR) program urges small businesses to participate in Federal Research/Research and Development (R/R&D) with the objective of commercialization. The program is competitive and requires an application, which can be awarded a monetary prize for the purpose of conducting the research outlined in the application.

www.sbir.gov

New Mexico Tech Office of Innovation Commercialization

New Mexico Tech Office of Innovation Commercialization is a single location for essential entrepreneurial resources. Students and faculty are assisted with market analysis, patent searches, strategy development, technology performance analysis, and all the other steps vital to successful commercialization.

www.nmt.edu/academics/management/oic.php

Business Development Tax Incentives

Information provided in this section was found online at the New Mexico Taxation and Revenue Department: www.tax.newmexico.gov

High Wage Jobs Tax Credit

A taxpayer who is an eligible employer may apply for and receive a tax credit for each new high-wage economic-base job. The credit amount equals 8.5% of the wages and benefits paid for each new economic-base job created, up to \$12,750 per job.

Qualified jobs:

- pays at least \$40,000/year in a community with a population of less than 60,000;
- pays at least \$60,000/year in a community with a population of 60,000 or more;
- occupied for at least 44 weeks by the employee.

Qualified employers:

- are growing with employment greater than the previous year;
- are eligible for the Job Training Incentive Program.

Qualified employers can take the credit for 4 years. The credit may only be claimed for up to 1 year after the end of the 3 qualifying periods. The credit can be applied to the state portion of the gross receipts tax, compensating tax, and withholding tax. Any excess credit will be refunded to the taxpayer.

Qualified employees:

- must be a resident of New Mexico;
- cannot be a relative of the employer or own more than 50% of the company.

Rural Job Tax Credit

This credit can be applied to taxes due on (state) gross receipts, corporate income, or personal income tax. Rural New Mexico is defined as any part of the state other than Los Alamos County; certain municipalities: Albuquerque, Rio Rancho, Farmington, Las Cruces, Roswell, Santa Fe, and a 10-mile zone around those municipalities.

Company eligibility:

- companies that manufacture or produce a product in New Mexico
- non-retail service companies that export a substantial percentage of services out of state (50% or more revenues and/or customer base)
- certain green industries

The rural area is divided into 2 tiers:

- *Tier 2* = non-metro area municipalities that exceed 15,000 in population: Alamogordo, Carlsbad, Clovis, Gallup, and Hobbs
- *Tier 1* = everywhere else in a rural area

The maximum tax credit amount with respect to each qualifying job is equal to:

- *Tier 1*: 25% of the first \$16,000 in wages paid for the qualifying job (may be taken at \$1,000 per year for four years)
- *Tier 2*: 12.5% of the first \$16,000 in wages paid for the qualifying job (may be taken at \$1,000 per year for two years)



SUSTAINABLE AND GREEN ENERGY

Advanced Energy Deduction And Advanced Energy Tax Credit

Receipts from selling or leasing tangible personal property or services that are eligible generation plant costs to a person that holds an interest in a qualified generating facility are deductible from gross receipts and compensating tax.

Alternative Energy Product Manufacturers Tax Credit

Manufacturers of certain alternative energy products may receive a tax credit not to exceed five percent (5%) of qualified expenditures for purchase of manufacturing equipment used in the manufacturing operation.

Biodiesel Blending Facility Tax Credit

An operator of a refinery in New Mexico, any person who blends special fuel in New Mexico, or the owner of special fuel stored at a pipeline terminal in New Mexico, who installs biodiesel blending equipment for the purpose of establishing or expanding in a facility to produce blended biodiesel fuel is eligible to claim a credit against gross receipts tax or compensating tax.

Biomass-Related Equipment And Materials Deduction

The value of equipment such as a boiler, turbine-generator, storage facility, feedstock processor, interconnection transformer or biomass material used for bio-power, bio-fuels, or bio-based products may be deducted in computing the compensating tax due.

Renewable Energy Production Tax Credit

A corporate or personal taxpayer who owns a qualified energy generator is eligible for a tax credit in an amount equal to one cent (.01) per kilowatt hour of electricity produced by the qualified energy generator using a qualified energy resource in the tax year.

AEROSPACE AND AVIATION

Aircraft Deduction

For aviation companies the following are deductible from a company's gross receipts tax owed to the state:

- receipts from selling aircraft parts or maintenance services for aircraft or aircraft parts
- receipts of an aircraft manufacturer from selling aircraft flight support, pilot training, or maintenance training services
- receipts from the sale of or from maintaining, refurbishing, remodeling, or otherwise modifying a commercial or military carrier over 10,000 pounds gross landing weight
- 50% of gross receipts from selling other aircraft
- 40% of the receipts from selling jet fuel for use in turboprop or jet engines

Space Gross Receipts Tax Deductions

There are four separate deductions connected with the operation of a spaceport in New Mexico.

1. launching, operating or recovering space vehicles or payloads
2. preparing a payload in New Mexico
3. operating a spaceport in New Mexico
4. the provision of research, development, testing and evaluation services for the U.S. Air Force Operationally Responsive Space Program



BORDER LOCATIONS

Texas/New Mexico Border Residents' Tax Exemption

Non-resident employees may allocate their compensation to their home state. Since Texas does not have a personal income tax, Texas residents working at a New Mexico manufacturer will not have to pay any state income tax on their compensation from the enterprise if it is within 20 miles of the Texas border.



Trade Support Company In A Border Zone

The receipts of a customs brokerage firm or freight forwarder may be deducted from gross receipts if the company first locates in New Mexico within 20 miles of an international port of entry in New Mexico on New Mexico's border with Mexico.



MANUFACTURERS

Consumables Gross Receipts Tax Deduction For Manufacturers

Consumables, defined as tangible personal property that is incorporated into, destroyed, depleted, or transformed in the process of manufacturing a product, including electricity, fuels, water, manufacturing aids and supplies, may be deducted from gross receipts tax.

Investment Tax Credit

Manufacturers may take a credit against gross receipts, compensating or withholding taxes equal to 5.125% of the value of qualified equipment when the following conditions are met:

- For every \$750,000 of equipment, one employee must be added up to \$30 million.
- For amounts exceeding \$30 million, one employee must be added for each \$1 million of equipment.
- The manufacturer reduces its tax payment to the state until the amount of the Investment Credit is exhausted. There are provisions for issuing a refund when the credit balance falls under \$500,000.
- Beginning July 1, 2021, the credit will expand to apply against the compensating tax and/or local gross receipts tax.

TECHNOLOGY INTENSIVE

Angel Investment Credit

A taxpayer who files a New Mexico income tax return and who is a “qualified investor” may take a tax credit of up to \$62,500 (25% of a qualified investment) for an investment made in each of up to five New Mexico companies that are engaging in qualified research, as defined by the Internal Revenue Code, or manufacturing.

Technology Jobs And Research And Development Tax Credit

A taxpayer conducting qualified research at a qualified facility and making qualified expenditures of no more than \$5 million in New Mexico is eligible to claim the basic technology jobs and research and development tax credit of 5% against the taxpayer’s compensating tax, withholding tax or gross receipts tax, excluding local option gross receipts tax. The tax credit will double to 10% for expenditures in facilities located in rural New Mexico. The approved basic credit may be carried forward for a period of up to three years.

OTHER INDUSTRY-SPECIFIC BUSINESS TAX INCENTIVES

**Beer And Wine Producers
Preferential Tax Rate**

**Locomotive Fuel Gross
Receipts & Compensating
Tax Exemption**

**Rural Software Development
Gross Receipts Tax
Deduction**

**Web Hosting Gross Receipts
Tax Deduction**



Community Development Assistance

INFRASTRUCTURE & COMMUNITY FACILITIES

Economic Development Administration (EDA)

EDA's Public Works program empowers distressed communities to revitalize, expand, and upgrade their physical infrastructure to attract new industry, encourage expansion, diversify economies, and retain long-term, private sector jobs and investment.

www.eda.gov

Environmental Protection Agency (EPA): Brownfields

EPA's Brownfield's Program provides direct funding for brownfields assessment, cleanup, revolving loans, environmental job training, technical assistance, training, and research.

epa.gov/brownfields

The Community Development Block Grant (CDBG)

The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs.

www.hud.gov/program_offices/comm_planning/cdbg

Clean Water State Revolving Loan Fund

The Clean Water State Revolving Loan Fund provides low-cost financial assistance for wastewater and storm water drainage projects that protect surface and ground water. Funds may be used for the planning, designing and construction of publicly owned treatment works.

www.env.nm.gov/construction-programs/clean-water-state-revolving-fund-cwsrf



Rural Infrastructure Revolving Loan Program

The New Mexico Environment Department's Rural Infrastructure Revolving Loan Program is specifically for communities with a population less than 20,000 or counties with a population of less than 200,000.

Funding can be used for water, wastewater and water pollution control projects. The maximum loan amount is \$2M per entity per year.

www.env.nm.gov/construction-programs/rural-infrastructure-program

Public Project Revolving Fund (PPRF)

The New Mexico Finance Authority's (NMFA) Public Project Revolving Fund (PPRF) is used to finance public projects such as water system upgrades and other infrastructure improvements, fire and law enforcement equipment, and public buildings. Both market rate based loans and loans to disadvantaged communities at subsidized rates are made from PPRF funds.

www.nmfinance.com/public-infrastructure-capital-financing

Tribal Infrastructure Fund

The Tribal Infrastructure Fund is a grant program to assist Tribes with infrastructure needs from planning to construction. Planning project awards range from \$20,000 to \$200,000, design projects from \$50,000 to \$400,000, and construction from \$75,000 to \$1.6M. The fund is administered by the Indian Affairs Department.

www.iad.state.nm.us/policy-and-legislation/programs-and-funding/tribal-infrastructure-fund

Community Facilities Loan Program

RCAC's Community Facilities Loan Program helps develop and improve essential community facilities in the rural West. This program offers short-term loans for early property acquisition and predevelopment, interim construction costs and long-term permanent financing.

Applicable facilities include public and nonprofit office buildings, treatment centers, emergency and transitional housing, assisted living, human services, public safety, child care, education and cultural facilities. Many other project types are eligible. RCAC gives priority to loan applications for projects that incorporate significant green methods and materials.



www.rcac.org/lending/community-facility-loans

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Water and Wastewater Disposal Loan and Grant Program

The USDA-Water and Wastewater Disposal Loan and Grant Program provides funding for clean and reliable drinking water systems, sanitary sewage disposal, sanitary solid waste disposal, and storm water drainage to households and businesses in eligible rural areas.

www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program

HOUSING

MFA's Community Development Department Housing Programs

MFA's Community Development Department administers several housing programs that provide specialized housing for specific populations and that help preserve New Mexico's housing stock. These programs include emergency homeless housing and assistance, housing rehabilitation and weatherization, housing for people with AIDS and housing for individuals with physical disabilities or mental health issues.

www.housingnm.org/community_development/community-development



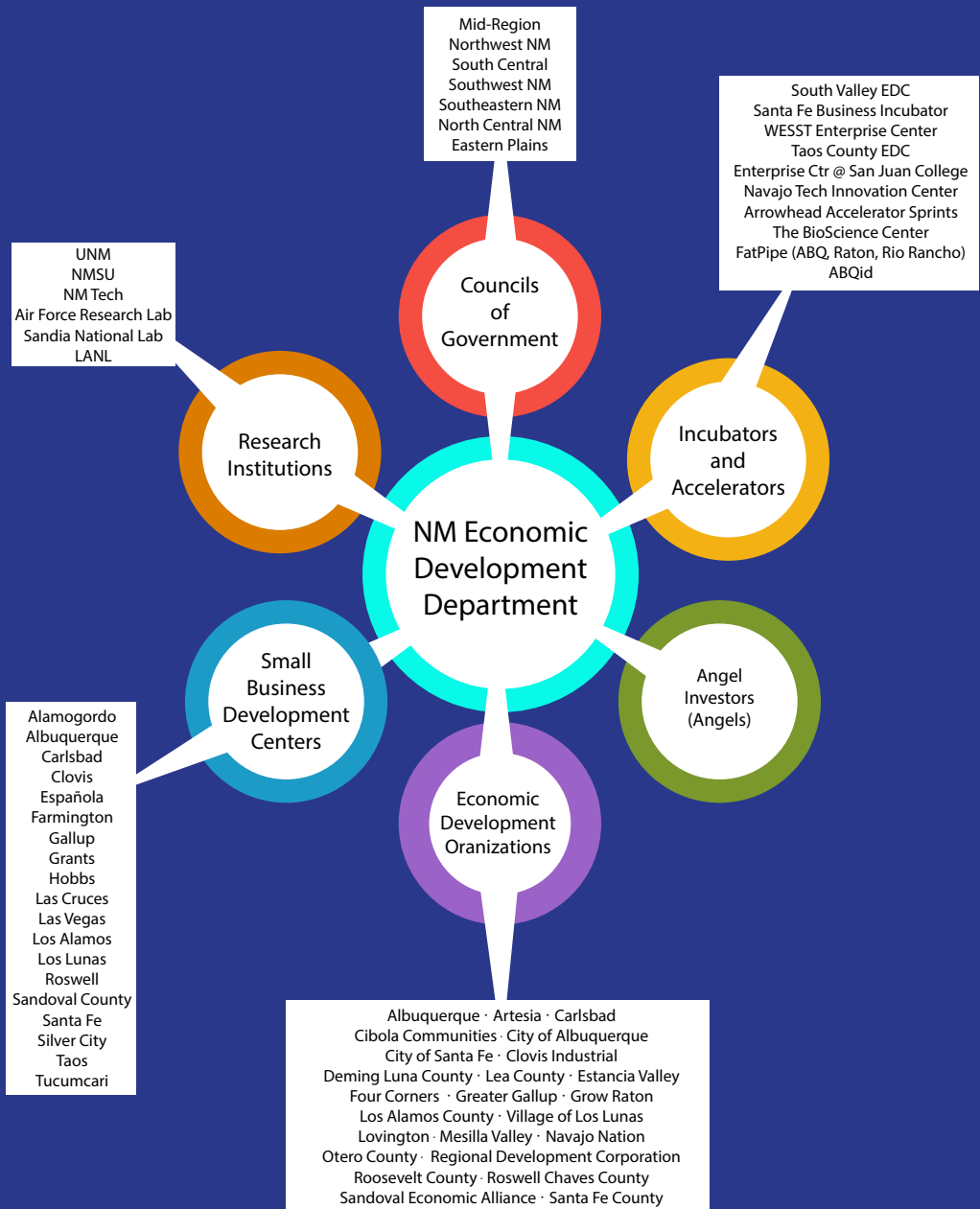
U.S. Department of Housing and Urban Development (HUD)

HUD awards discretionary funding through over 20 grant programs. Initiatives include Affordable Housing Development and Preservation, Community and Economic Development, Environment and Energy, Fair Housing, Homelessness, Homeownership, Rental Assistance, and Supportive Housing and Services.

www.hud.gov



Economic Development is a Team Effort



Contact Info

EDD Office of the Secretary

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For a full staff listing, visit us online at EDD.NewMexico.gov.

New Mexico Film Office (NMFO)

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Rochelle Bussey, Operations & Workforce Development Programs Manager,
505.476.5604, rochelle@nmfilm.com

Outdoor Recreation Division (ORD)

Axie Navas, Director, 505.660.5992, Alexandra.Navas@state.nm.us

Community, Business & Rural Development (CBRD)

See regional map and contacts listed on page 8

Councils of Governments

Mid-Region
809 Copper Ave NW, Albuquerque
505.247.1750

Northwest
106 West Aztec Avenue, Gallup
505.722.4327

South-Central
PO Box 1072, Elephant Butte
575.744.0039

Southwest
PO Box 2157, Silver City
575.388.1509

Southeastern
1600 SE Main St, Suite D, Roswell
575.624.6131

North-Central
PO Box 1072, Elephant Butte
575.744.0039

Eastern Plains
418 Main St, Clovis
575.762.7714

Small Business Development Centers

Find a full list of Small Business Development Center locations throughout
New Mexico at www.nmsbdc.org/locations.aspx

Economic Development Organizations (EDOs)

- City of Albuquerque ED
www.cabq.gov
- Albuquerque Regional Economic Alliance (AREA) www.abq.org
- Artesia Chamber of Commerce
www.artesiachamber.com
- City of Belen
www.belen-nm.gov
- Town of Bernalillo
www.townofbernalillo.org
- Carlsbad Dept. of Development
www.developcarlsbad.org
- Cibola Communities EDF
cibolaedc.com
- Clovis IDC
clovisnm.org
- Deming Luna County ED
dlced.com
- Estancia Valley EDA
evedanm.com
- City of Farmington ED
www.fmtn.org
- Four Corners ED, Inc.
4cornersed.com
- Greater Gallup EDC
www.gallupedc.com
- Harding County EDC
hardingcountymainstreet.org
- City of Las Cruces
www.las-cruces.org
- City of Las Vegas
www.lasvegasnm.gov
- Las Vegas San Miguel CoC
www.lasvegasnm.com
- Los Alamos County ED
www.losalamosnm.us
- Los Alamos Commerce
losalamosdevelopment.com
- Village of Los Lunas ED
acommunitythatworks.com
- Lovington EDC
www.lovingtonedc.org
- Luna County
www.lunacountynm.us
- Mesilla Valley EDA
www.mveda.com
- Middle Rio Grande EDA
mrgeda.com
- Village of Milan
www.villageofmilan.com
- Northeast EDO
www.needo-nm.org
- Otero County EDC
ocedc.com
- Questa EDF
www.loanfund.org/questa-economic-development-fund.aspx
- Grow Raton CED
www.growraton.org
- Regional Development Corporation
www.rdcnm.org
- Rio Arriba County
www.rio-arriba.org
- City of Rio Rancho
rrnm.gov
- Roosevelt County CDC
rooseveltcdc.org
- Roswell - Chaves County EDC
www.chavescounty.net
- Sandoval County
www.sandovalcountynm.gov
- Sandoval Economic Alliance
sea-nm.com
- City of Santa Fe
www.santafenm.gov
- Santa Fe County
www.santafecountynm.gov
- Union County CDC
www.claytonnm.org/union-county-community-development-corporation

Tribal EDOs

- American Indian Chamber of Commerce of New Mexico
www.aiccnm.com
- All Indian Pueblo Cultural Center
www.indianpueblo.org
- All Pueblo Council of Governors
www.apcg.org
- Acoma Business Enterprises
www.puebloofacoma.org
www-skycity-com
- Cochiti Economic Development
www.cochiti.org
- Isleta Development Corp.
www.isletapueblo.com
- Jemez Enterprises
www.jemezenterprises.com
- Laguna Development Corp.
www.lagunadevcorp.com
- Nambé Pueblo Development Corp.
www.nambepueblo.org
- Pojoaque Pueblo Economic Corp.
www.pojoaque.org/
- Pueblo of Sandia Development
www.sandiapueblo.nsn.us
- Santa Ana Tamaya Ventures www.
tamayaventures.com
- Santa Clara Development Corp.
www.santaclaradevcorp.com
- Taos Pueblo Development Corp.
www.taospueblo.com
- Tesuque Development Corp.
www.tesuquecasino.com
- Ysleta del Sur Pueblo Department of Economic Development
www.ysletadelsurpueblo.org
- Dine Development Corp.
www.ddc-dine.com
- Navajo Nation DED
www.navajoeconomy.org
- Mescalero Development Corp.
www.mescaleroapachetribe.com
- Fort Sill Apache Development Corp.
www.fortsillapache-nsn.gov

Max Gruner, EDD Tribal Liaison, 505.412.5036, Max.Gruner@state.nm.us



Find a full list of EDOs at financenewmexico.org/resources/general-business-assistance/regional-economic-development-organizations

N.M. Economic Development Department resources, including a searchable Resource Map and Resource Directory, can be found online at EDD.newmexico.gov

**New Mexico Department of Finance Administration
Complete Catalog of Local Public Assistance Programs:**

www.nmfinance.com

Front page photo courtesy of UbiQD

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